

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number: 1219454022 Lender Case Number: 1219454022
Amount: \$200,000.00	Interest Rate: 3.988%	No. of Months: 360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>			
Subject Property Address (street, city, state & ZIP): 11423 SPOTTED FAWN LN, BIGFORK, MT 59911-7335			No. of Units: 1
Legal Description of Subject Property (attach description if necessary): SEE ATTACHED			Year Built: 1997
Purpose of Loan:		Property will be:	
<input checked="" type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):		<input type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$ (b) Cost of Improvements \$ Total (a + b) \$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance: Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
2019	\$358,000.00	\$	DEBT CONSOLIDATION Cost \$
Title will be held in what Name(s): CANDY WILLIAMS		Manner in which Title will be held: SOLE OWNERSHIP	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
<b>III. BORROWER INFORMATION</b>			
Borrower's Name (include Jr. or Sr. if applicable): CANDY WILLIAMS		Co-Borrower's Name (include Jr. or Sr. if applicable):	
Social Security Number: -9938	Home Phone (incl. area code): (801) 694-5409	DOB (mm/dd/yyyy): 1973	Yrs. School
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 0 ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)	Dependents (not listed by Borrower) no. 0 ages
Present Address (street, city, state, ZIP): 1898 E RICH WAY, COTTONWOOD HEIGHTS, UT 84121		Present Address (street, city, state, ZIP): Own <input checked="" type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. (Living Rent Free)	
Mailing Address, if different from Present Address:		Mailing Address, if different from Present Address:	
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP): Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.		Former Address (street, city, state, ZIP): Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.	
<b>IV. EMPLOYMENT INFORMATION</b>			
Borrower		Co-Borrower	
Name & Address of Employer: PRIMARY RESIDENTIAL MORTGAGE 1480 N 2200 W SALT LAKE CITY, UT 84116	Yrs. on this job: 8.58 Yrs. employed in this line of work/profession: 9	Name & Address of Employer: Self Employed	Yrs. on this job: Yrs. employed in this line of work/profession:
Position/Title/Type of Business: PAYROLL PROCESSOR/	Business Phone (incl. area code): (801) 320-7070	Position/Title/Type of Business:	Business Phone (incl. area code):

If employed in current position for less than two years or if currently employed in more than one position, complete the following:



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Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed
		Monthly Income			
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed
		Monthly Income			
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$4,853.33		\$4,853.33	Rent		
Overtime	\$864.90		\$864.90	First Mortgage (P&I)		\$953.45
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		\$139.83
Dividends/Interest				Real Estate Taxes		\$263.95
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notes in "Describe Other Income")				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$5,718.23</b>		<b>\$5,718.23</b>	<b>Total</b>		<b>\$1,356.23</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount

**VI. ASSETS AND LIABILITIES**  
 This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Monthly Payment & Months Left to Pay	Unpaid Balance
Description				
Cash Deposit toward purchase held by:				
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMERICA FIRST CREDIT U*	\$ Payment/Months (\$536.00) / 79	\$41,975.00 *
Acct. no.		Acct. no. 0303		
Name and address of Bank, S&L, or Credit Union		Name and address of Company WELLS FARGO DEALER SVC*	\$ Payment/Months (\$481.00) / 29	\$13,671.00 *
Acct. no.		Acct. no. 1135*		
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMERICAN EXPRESS	\$ Payment/Months ( ) / 999	\$9,677.00 *
Acct. no.		Acct. no. 1253*		
Acct. no.				





VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
j. Subordinate financing		If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
l. Other Credits (explain)		g. Are you obligated to pay alimony, child support, or separate maintenance?	Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
<b>BORROWER PAID FEES</b>	<b>\$847.98</b>		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$200,000.00	h. Is any part of the down payment borrowed?	Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
n. PMI, MIP, Funding Fee financed		j. Are you a U.S. citizen?	Borrower Yes No <input checked="" type="checkbox"/> <input type="checkbox"/>
		k. Are you a permanent resident alien?	Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
o. Loan amount (add m & n)	\$200,000.00	l. Do you intend to occupy the property as your primary residence? (If "Yes," complete question m below.)	Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l, & o from i)	\$-120,622.36	m. Have you had an ownership interest in a property in the last three years?	Borrower Yes No <input checked="" type="checkbox"/> <input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	SH
		(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (Q)?	S

**IX. ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgment:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X <i>William</i>	Date 12.26.19	Co-Borrower's Signature X	Date
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Loan Originator's Signature X		Date
Loan Originator's Name (print or type) ROLAND GERHARD FREY	Loan Originator Identifier NMLS: NMLS # 305739	Loan Originator's Phone Number (including area code) (406) 751-2345
Loan Origination Company's Name GLACIER MORTGAGE, INC.	Loan Origination Company Identifier NMLS: NMLS # 2568	Loan Origination Company's Address 14 3RD STREET EAST SUITE 280 KALISPELL MT 59901





CONTINUATION SHEET RESIDENTIAL LOAN APPLICATION		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: <b>CANDY WILLIAMS</b>	Agency Case Number:
	Co-Borrower:	Lender Case Number: <b>1219454022</b>

## VI. ASSETS AND LIABILITIES (cont'd)

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company JPMCB CARD*	\$ Payment/Months \$60.00 / 37	\$2,206.00
Acct. no. [REDACTED] 9130		
Name and address of Company COMENITYCAPITAL/ULTA*	\$ Payment/Months \$100.00 / 20	\$1,998.00
Acct. no. [REDACTED] 6517		
Name and address of Company SYNCB/OLD NAVY DC*	\$ Payment/Months \$53.00 / 32	\$1,672.00
Acct. no. [REDACTED] 9580		
Name and address of Company SYNCB/PPC*	\$ Payment/Months \$49.00 / 34	\$1,650.00
Acct. no. [REDACTED] 8764		
Name and address of Company SYNCB/BSN*	\$ Payment/Months \$80.00 / 20	\$1,599.00
Acct. no. [REDACTED] 7852		
Name and address of Company CREDIT ONE BANK NA*	\$ Payment/Months \$69.00 / 20	\$1,375.00
Acct. no. [REDACTED] 1580		
Name and address of Company CAPITAL ONE/WALMART*	\$ Payment/Months \$39.00 / 33	\$1,256.00
Acct. no. [REDACTED] 4429		
Name and address of Company WELLS FARGO CARD SER*	\$ Payment/Months \$25.00 / 47	\$1,168.00
Acct. no. [REDACTED] 2281		
Name and address of Company SYNCB/PAYPAL CREDIT*	\$ Payment/Months \$31.00 / 35	\$1,077.00
Acct. no. [REDACTED] 1162		
Name and address of Company FIRST PREMIER BANK*	\$ Payment/Months \$74.00 / 15	\$1,045.00
Acct. no. [REDACTED] 2592		
Name and address of Company MERRICK BANK CORP*	\$ Payment/Months \$41.00 / 25	\$1,014.00
Acct. no. [REDACTED] 2866		
Name and address of Company JPMCB - CARD SERVICE*	\$ Payment/Months \$35.00 / 23	\$777.00
Acct. no. [REDACTED] 8989		
Name and address of Company THE BANK OF MISSOURI*	\$ Payment/Months \$35.00 / 22	\$748.00
Acct. no. [REDACTED] 1022		
Name and address of Company CAPITAL ONE BANK USA N*	\$ Payment/Months \$25.00 / 30	\$733.00
Acct. no. [REDACTED] 9503		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature x <i>Williams</i>	Date 12-26-19	Co-Borrower's Signature x	Date
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## CONTINUATION SHEET-RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:  
**CANDY WILLIAMS**  
Co-Borrower:

Agency Case Number:

Lender Case Number:  
**1219454022**

Name and address of Company	\$ Payment/Months	\$605.00
<b>FIRST PREMIER BANK*</b>	<b>\$43.00 / 15</b>	
Acct. no. <b>5663</b>		
Name and address of Company	\$ Payment/Months	\$557.00
<b>US BANK LINE OF CRED*</b>	<b>\$27.85 / 20</b>	
Acct. no. <b>0794</b>		
Name and address of Company	\$ Payment/Months	\$494.00
<b>FIRST PREMIER BANK*</b>	<b>\$35.00 / 15</b>	
Acct. no. <b>1259</b>		
Name and address of Company	\$ Payment/Months	\$412.00
<b>CREDIT ONE BANK NA*</b>	<b>\$25.00 / 17</b>	
Acct. no. <b>7552</b>		
Name and address of Company	\$ Payment/Months	\$371.00
<b>JPMCB - CARD SERVICE*</b>	<b>\$39.00 / 10</b>	
Acct. no. <b>5524</b>		
Name and address of Company	\$ Payment/Months	\$226.00
<b>COMENITYBANK/WAYFAIR*</b>	<b>\$25.00 / 10</b>	
Acct. no. <b>4022</b>		
Name and address of Company	\$ Payment/Months	\$134.00
<b>SYNCH/BAHANA REPUBLI*</b>	<b>\$28.00 / 5</b>	
Acct. no. <b>5166</b>		
Name and address of Company	\$ Payment/Months	\$67.00
<b>CREDIT ONE BANK NA*</b>	<b>\$30.00 / 3</b>	
Acct. no. <b>6744</b>		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature

Date

Co-Borrower's Signature

Date

x

CWilliams

12-26-19

x

